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March 6, 2020

Honorable Carla E. Craig  
United States Bankruptcy Court  
271 Cadman Plaza East  
Brooklyn, NY 11201

RE: Frank Didio  
Chapter 7  
Case Number: 1-19-41281-CEC  
SD&B File Number: 18-070469

Dear Chief Judge Craig:

This loss mitigation status letter is submitted on behalf of Nationstar Mortgage LLC d/b/a Mr. Cooper as Servicer for Deutsche Bank National Trust Company as Trustee for Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-MLN1 (“Nationstar”), a secured creditor of the above-referenced Debtor.

Nationstar notes its Objection to Loss Mitigation filed on December 17, 2019 (ECF Doc. No. 32, the “Objection”). There were four primary factual bases for the Objection. First, Nationstar offered the Debtor a trial loan modification in 2018, which the Debtor declined. Second, Nationstar provided detailed denial figures for a 2019 loan modification denial, which occurred due to Nationstar’s inability to reduce the monthly principal & interest payment as required. Third, Nationstar’s loan is due for September 1, 2007, over twelve years ago. Lastly, based on the Debtor’s Schedules and the 2019 review figures, any future modification would result in a net monthly loss for the Debtor.

At the hearing on the Objection held on January 23, 2020, the parties consented to loss mitigation, but for the purpose of non-retention review. Thereafter, the parties corresponded and confirmed that the Debtor is interested in commencing a short sale review.

On January 30, 2020, an Order was entered for our client to participate in loss mitigation with the Debtor. On February 7, 2020, a Creditor Loss Mitigation Affidavit with short sale instructions was mailed to the Debtor and Debtor’s Attorney.

Currently, our office is waiting for the Debtor to complete and submit the financial package,

#### Additional Office Location:

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including the proposed sale contract.

If you have any questions, please do not hesitate to contact the undersigned.

Very truly yours,

/s/ Katherine Heidbrink

Katherine Heidbrink